

**GROUPS FORMED FOR THE PURPOSE OF PROCURING INSURANCE**

NAC 689B.020 to 689B.090, inclusive, and NAC 688B.010 establish the filing procedures for health and life products to be marketed in Nevada through discretionary groups. Discretionary groups are those groups that are formed for the purpose of procuring insurance.

NAC 679B.036 defines a group organized for purposes other than the procurement of insurance. If the group does not fit one of the exceptions in NAC 679B.036, then the group is considered to be a discretionary group.

NAC 689B.030 provides the filing requirements for discretionary groups. Each filing must include the certification in the LH 100 form, Attachment A of the LH 100 form, and the information listed in NAC 689B.020.

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ALICE A. MOLASKY-ARMAN  
Commissioner of Insurance